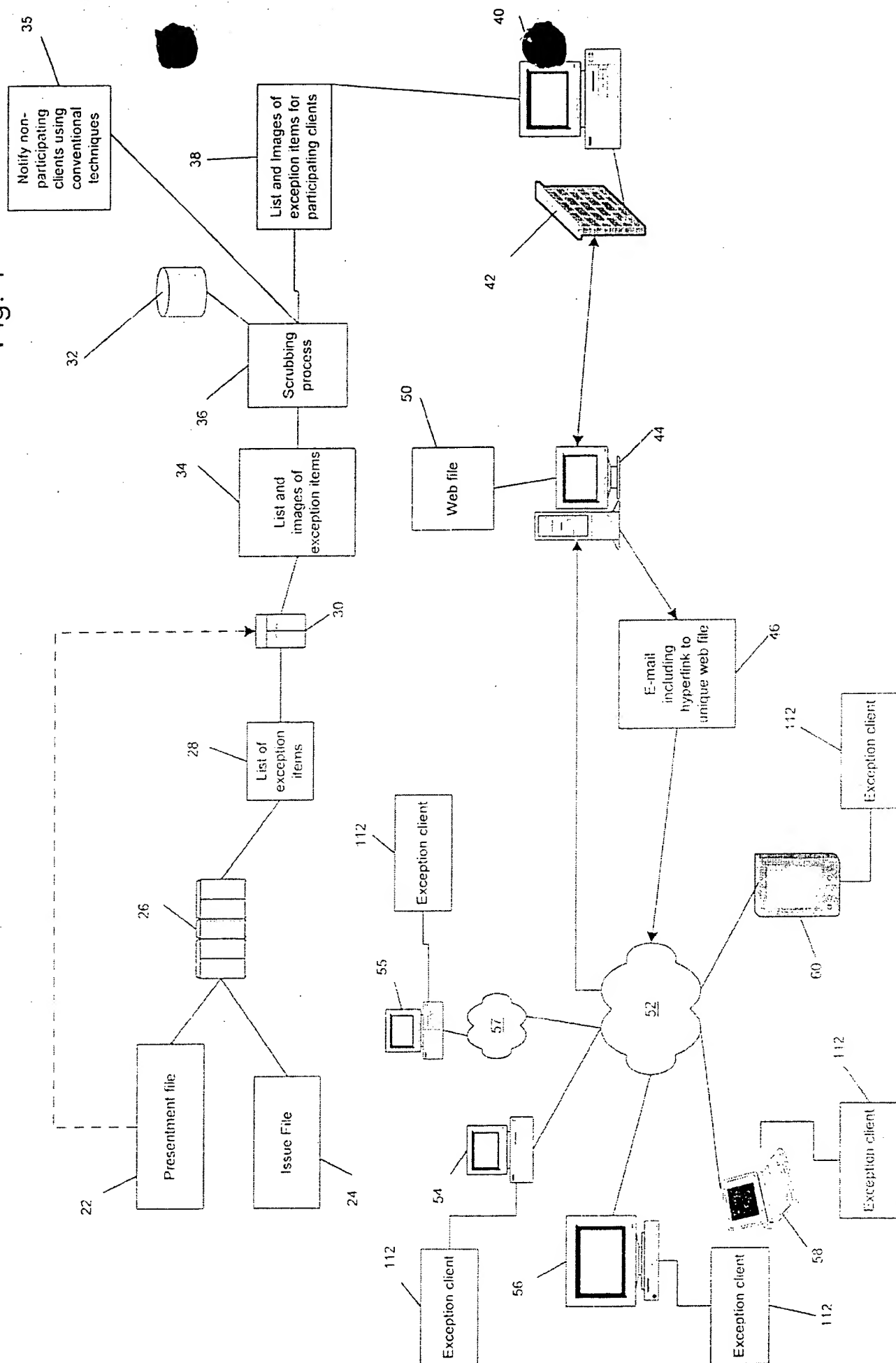


Fig. 1



## FIGURE 2

### *Sample E-Mail Notification*

Date: Tue, 21 Dec 2000 8:47:16 -0500  
From: jeff.winn@chase.com | Block address  
Subject: Positive Pay Notification  
To: agkeene@yahoo.com

---IMPORTANT DELIVERY-----

47 { You have received an important delivery from Jennifer Chen.  
Please pick up the package at the following Web address:

48 <https://chase.com/post1234>

The package will expire on Tuesday, December 21, 2000 at 4:00:00.

-----  
HOW TO PICK UP YOUR PACKAGE:

- \* If the Web address above is highlighted, click on it to open a browser window. You will automatically be taken to the package.
- \* If the Web address above is not highlighted, follow these steps:
  - Open a Web browser window.
  - Copy and paste the entire Web address into the "location" or "address" bar of the browser.
  - Press enter.

Once you arrive at the Web page, you can access the enclosed file(s) and/or private message.

45

# FIGURE 3

Sample Web File

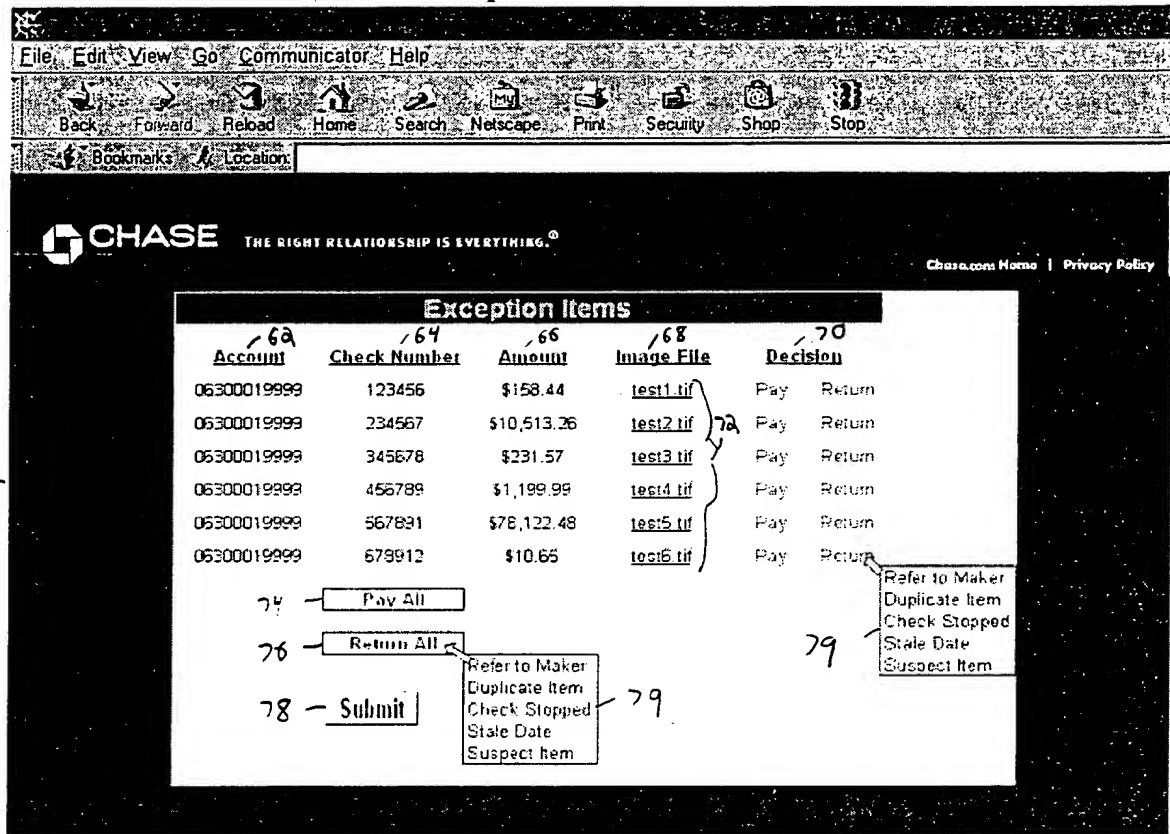


Fig. 3

82

Payor Name

Pay to the order of \_\_\_\_\_ \$

Bank Name

Memo \_\_\_\_\_ Signature

86

Pay

84

ENDORSEMENT

90

Return to inbox

88

Return

80

Fig. 4